

EXHIBIT A

Declaration of Donald Wagner

Nelson L. Bruce

v.

Pentagon Federal Credit Union, et al.

Case No.: 2:22-cv-2211-BHH-MGB

**IN THE UNITED STATES DISTRICT COURT
FOR THE DISTRICT OF SOUTH CAROLINA
CHARLESTON DIVISION**

NELSON L. BRUCE,)	
)	
Plaintiff,)	
)	
v.)	Case No.: 2:22-cv-02211-BHH-MGB
)	
PENTAGON FEDERAL CREDIT UNION,)	
("PENFED), et al. LLC,)	
)	
Defendants.)	

**DECLARATION OF DON WAGNER IN SUPPORT OF TRANS UNION LLC'S
MOTION FOR SUMMARY JUDGMENT**

I, Don Wagner, hereby declare and state as follows:

1. I am a Specialist III in the Litigation Support department of Trans Union LLC ("Trans Union), am authorized to make this Declaration on Trans Union's behalf, and have personal knowledge of the matters stated herein. I have worked as a Specialist III since August 26, 2023, and have over 28 years of experience in the Consumer Services division at Trans Union. In that capacity, I am familiar with Trans Union's policies and procedures relating to the reporting of consumer credit data and processing of consumer disputes.

2. I have reviewed and am familiar with Trans Union's credit file for Nelson Bruce ("Plaintiff") and the processing of disputes submitted by Plaintiff. I have also reviewed Trans Union's Data Furnisher Reporting Agreement ("DFA") with Pentagon Federal Credit Union ("PenFed") and the data reported by PenFed regarding Plaintiff.

3. Trans Union is a consumer reporting agency ("CRA") as defined by the Fair Credit Reporting Act ("FCRA"). In compliance with the FCRA, Trans Union has in place and follows reasonable procedures to assure the maximum possible accuracy of the information contained in its consumer files and reports.

4. Virtually every action undertaken by Trans Union is designed to ensure that Trans Union maintains reasonable procedures to ensure maximum possible accuracy of the data in its consumer files and reports. Trans Union vets all of its data furnishers and information is accepted only from data furnishers that have passed Trans Union's membership standards and are under contract to provide complete and accurate data.

5. Most data is contributed by electronic data transfer in the Metro Format, and all data is reviewed for format errors (for example, data with numeric fields that contain alpha characters, data with mandatory fields that are blank, or data with an improper number of fields), and for anomalies in content (such as a creditor that normally reports 10% of its accounts as in collection suddenly reporting 90% of its accounts in collection) prior to the data being loaded to the database.

6. When the data is loaded, it is processed by complicated and proprietary algorithms, which are designed to combine data received from different creditors into a single credit file for an individual consumer. Trans Union monitors data provided by creditors to detect anomalies and patterns of inaccuracies and works with creditors to ensure any problems are corrected. The policies and procedures described above were followed in connection with the credit data received from PenFed and Plaintiff's credit file.

7. Trans Union has hundreds, if not thousands, of procedures in place, all designed to assure the maximum possible accuracy of the information contained in its consumer files and reports. Trans Union takes a comprehensive, collaborative team approach to processing and maintaining its consumer credit data to assure the maximum possible accuracy of its consumer files and reports. For instance, Trans Union's Data Governance Department is made up of a team from across the company with expertise on implementing policies and procedures and potential changes to assure maximum possible accuracy. Trans Union's Data Performance Team monitors

how Trans Union systems are performing and evaluates potential changes to assure maximum possible accuracy of the information contained in its consumer files and reports. It is to Trans Union's advantage to have the most accurate and complete information possible in order to comply with the FCRA.

8. Trans Union investigates each consumer's claim(s) of credit report inaccuracies. Consumer disputes are received through online, mail or phone contact channels. Disputes are entered into Trans Union's proprietary CRS system. Where business rules permit, maintenance to the credit report is performed immediately as requested by the consumer. Where further investigation is required, an "automated consumer dispute verification" form (referred to as an "ACDV") is generated and sent to the appropriate data furnisher(s), along with information about the dispute provided by the consumer. Verification responses received from data furnishers are then checked against CRS business rules to determine what maintenance is performed to the credit file. For dispute verification requests that do not receive a response, maintenance is performed to delete the item from the consumer's credit report. Upon completion of the dispute investigation, investigation results are generated for the consumer and mailed to the consumer (for disputes received by mail or phone). For disputes received on-line, an email is sent advising the consumer that the investigation results can be viewed online. The results also contain a statement regarding procedures the consumer may follow if the consumer disagrees with the results of the reinvestigation, including contacting the data furnisher directly or adding a 100-word statement to the consumer's credit file regarding the disputed information.

9. All of the information contained in Plaintiff's Trans Union credit file related to the PenFed accounts was reported to Trans Union by PenFed. Based on Trans Union's experience, PenFed is a reputable and experienced data furnisher that has provided accurate and reliable information regarding its accounts to Trans Union for approximately 20 years. Trans

Union also sends annual reminders to each of its data furnishers regarding the data furnisher's obligations to furnish complete and accurate information under the FCRA. PenFed was vetted by Trans Union before becoming a data furnisher, and Trans Union has never had reason to doubt the accuracy, completeness, or reliability of the credit data furnished by PenFed, including the information related to Plaintiff's PenFed accounts.

10. Trans Union maintains billions of pieces of data in the form of consumer files regarding more than 200 million consumers on its computer system and has spent decades developing and perfecting its policies and procedures.

11. On June 11, 2018, Plaintiff submitted an online dispute of his PenFed revolving credit card account #...1336, PenFed revolving line of credit account #...6770, and his PenFed installment auto loan account #...3812. For each account, Plaintiff's dispute stated: "Disputes Current Balance and/or Amount Past Due. Verify Current Balance or Amount Past Due" and Plaintiff included a comment that read "The full amount of this account was tendered and has been discharged by the principle of law related to tender of payment which may have been refused by the creditor I request that this account be deleted." A true and correct redacted copy of the Plaintiff's June 11, 2018, online dispute is attached hereto as **Exhibit A-1**.

12. Trans Union reviewed and considered Plaintiff's dispute and on June 11, 2018, an ACDV for each disputed account was sent by Trans Union to PenFed. Each ACDV included the full text of Plaintiff's dispute and his comment. True and correct redacted copies of the ACDVs sent to PenFed on June 11, 2018, are attached hereto as **Exhibits A-2, A-3, and A-4**.

13. In response to each ACDV, PenFed verified the accuracy of each disputed account and updated the effective date to the date of their ACDV response. True and correct redacted copies of the ACDV responses from PenFed on July 3, 2018, are also attached hereto as **Exhibits A-2, A-3, and A-4**. Trans Union's reinvestigation results were sent to Plaintiff on July

4, 2018. A true and correct redacted copy of the reinvestigation results are attached hereto as **Exhibit A-5**. Trans Union's reinvestigation results contain a description of the reinvestigation procedures used by Trans Union.

14. On June 5, 2019, Plaintiff submitted another online dispute of his PenFed accounts. For each account, Plaintiff's dispute stated: "Claims true identity fraud, account fraudulently opened. Provide or confirm complete ID" and Plaintiff included a comment that read "I disputed with furnisher they never responded in 30 days we have no contract reporting incorrectly with a balance charge-offs have a zero balance I request that this account be deleted removed immediately." A true and correct redacted copy of the Plaintiff's June 5, 2019, online dispute is attached hereto as **Exhibit A-6**.

15. Trans Union reviewed and considered Plaintiff's dispute and on June 4, 2019, an ACDV for each disputed account was sent by Trans Union to PenFed. Each ACDV included the full text of Plaintiff's dispute and his comment. True and correct redacted copies of the ACDVs sent to PenFed on June 4, 2019, are attached hereto as **Exhibits A-7, A-8, and A-9**.

16. In response to each ACDV, PenFed verified the accuracy of each disputed account and updated the effective date to the date of their ACDV response. True and correct redacted copies of the ACDV responses from PenFed on July 1, 2019, are also attached hereto as **Exhibits A-7, A-8, and A-9**. Because Plaintiff disputed the PenFed accounts as true identity fraud and PenFed did not verify Plaintiff's current address, each of the PenFed accounts was deleted from Plaintiff's credit file. Trans Union's reinvestigation results were sent to Plaintiff on July 2, 2019. A true and correct redacted copy of the reinvestigation results is attached hereto as **Exhibit A-10**. Trans Union's reinvestigation results contain a description of the reinvestigation procedures used by Trans Union.

17. With each of Plaintiff's disputes, Trans Union's reinvestigation of Plaintiff's disputes was conducted in accordance with Trans Union's policies and procedures, which are specifically designed to meet the requirements of the FCRA. All of Trans Union's reinvestigations were completed within the statutory thirty-day time period for dispute processing under the FCRA and Trans Union verified and updated the disputed accounts after the first reinvestigation, then deleted the disputed accounts after the second reinvestigation. Trans Union notified Plaintiff of the results of its reinvestigations within five days of the completion of each reinvestigation. PenFed never reported any of its accounts to Trans Union as sold, assigned, or transferred.

18. When an account is deleted from a consumer's file, it is also "suppressed" on Trans Union's computer system. If a suppressed account is re-reported by a data furnisher, Trans Union's system is designed to recognize that and prevent the account from reappearing on the consumer's file. Trans Union's system reviews each transmission of data from a data furnisher before it is loaded to Trans Union's computer system to prevent suppressed accounts from reappearing on the consumer's file by comparing a combination of data points (e.g., subscriber number, account number, portfolio type, open date, etc.).

19. When Plaintiff's PenFed revolving line of credit account #6770 was deleted on July 2, 2019, ("First Version") it was also suppressed in Trans Union's computer system to keep it from reappearing on Plaintiff's credit file. Even though PenFed continued to report the First Version to Trans Union, Trans Union's system was successful in keeping it from reappearing in Plaintiff's credit file. Three and a half years later, in December 2022, PenFed reported what appeared to be a new account to Trans Union ("Second Version") that Plaintiff contends was "reinserted" into his credit file. While there were some similarities between the Versions, Trans

Union's system viewed the Second Version as a new account because of significant differences between the two accounts:

Data Field	First Version	Second Version
First Reported Date	4/4/2016	12/5/2022
First Delinquency	12/5/2016	2/4/2017
Closed Date	9/27/2017	11/30/2022
Portfolio Type	"R" (revolving)	"LC" (line of credit)

20. Because of the differences between the two Versions, Trans Union's system did not identify the Second Version as being the same account as the First Version. Trans Union does not expect a creditor to change the First Reported Date, First Delinquency, Closed Date, and Portfolio Type, on a closed, charged off account, and the First Version was closed by PenFed on September 30, 2017. PenFed continued to report the First Version to Trans Union (which successfully remained suppressed) and PenFed gave no indication to Trans Union that the two Versions were the same account. When this reporting came to Trans Union's attention, the Second Version was promptly deleted (and suppressed) from Plaintiff's file on February 3, 2023. Plaintiff never disputed the Second Version directly with Trans Union. Trans Union had no reason to doubt the accuracy, completeness, or reliability of the Second Version when it was reported to Trans Union.

21. Trans Union also has a separate process to allow a data furnisher to "reinsert" a previously deleted item of information to a consumer's credit file. This process requires the data furnisher to certify to Trans Union that the information is complete and accurate. If an appropriate certification is received, Trans Union may reinsert the item of information in the consumer's file and send notice to the consumer within five business days after the reinsertion.

PenFed never requested the reinsertion of any information in Plaintiff's credit file and Trans Union never reinserted any item of information from PenFed in Plaintiff's credit file.

22. At no time did anyone at Trans Union do anything or fail to do anything to knowingly, intentionally, or willfully violate any law or Plaintiff's rights or act with conscious or reckless disregard toward Plaintiff. At no time was there any information placed on or kept on Plaintiff's Trans Union credit file that anyone at Trans Union knew to be false or about which anyone at Trans Union entertained some doubt about its truth. Trans Union did not make any misrepresentation to Plaintiff about his file and did not conceal information from Plaintiff about his file.

23. The documents included in the attached **Exhibits A-1 – A-10** were made at or near the time of occurrence of the matters set forth in the attached records by, or from information transmitted by, a person with knowledge of those matters. The attached Exhibits were kept by Trans Union in the regular course of its business, and as a regular practice of Trans Union. The attached Exhibits were made in the course of the regularly conducted business activities of Trans Union and as a regular practice of Trans Union. The attached Exhibits are exact duplicates of the originals.

I declare under penalty of perjury that the foregoing statements are true and correct.
Executed this 10th day of April 2025.

Don Wagner

Don Wagner

EXHIBIT A-1

0ERROR CODE: 000000-Success

IMAGE #: NONE

FIN: 334959402 SSN: [REDACTED] 7185

PID: 329868726425 [REDACTED]

DOB: [REDACTED]

INDICATIVE CORRECTIONS:

DELETE AKA: NELSON BRUCE
KEEP AKA: NELSON L. BRUCE

PUBLIC RECORD DISPUTES:

DOCKET #: 1702941 TYPE: 3D SUBCODE:5067592

CLAIMS P3
CLAIM DESC: Not His/Hers

COMMENTS: provide the name, number, address of person verifying info

TRADELINE DISPUTES:

ACCT #: [REDACTED] NAME: BAC HOME LOANS SERV LP SUBCODE:4275002

CLAIM: A2
CLAIM DESC: Not his/hers. Provide or confirm complete ID.

COMMENTS: If verified, provide how this account was verified and produce the name, phone number, address of person verifying this account.; Times Disputed In Last 120 Days: 0

ACCT #: [REDACTED] NAME: BARCLAYS BANK DELAWARE SUBCODE:1ZZB001

CLAIM: A2
CLAIM DESC: Not his/hers. Provide or confirm complete ID.

COMMENTS: If verified, provide how this account was verified and produce the name, phone number, address of person verifying this account.; Times Disputed In Last 120 Days: 0

ACCT #: [REDACTED] NAME: BARCLAYS BANK DELAWARE SUBCODE:1ZZB001

CLAIM: A2
CLAIM DESC: Not his/hers. Provide or confirm complete ID.

COMMENTS: If verified, provide how this account was verified and produce the name, phone number, address of person verifying this account.; Times Disputed In Last 120 Days: 0

ACCT #: [REDACTED] NAME: CARRINGTON MORTGAGE SVS SUBCODE:2BQX001

CLAIM: A2
CLAIM DESC: Not his/hers. Provide or confirm complete ID.

COMMENTS: If verified, provide how this account was verified and produce the name, phone number, address of person verifying this account.; Times Disputed In Last 120 Days: 0

ACCT #: [REDACTED] NAME: ONEMAIN FINANCIAL SUBCODE:2DCM001

CLAIM: A2
CLAIM DESC: Not his/hers. Provide or confirm complete ID.

1 K30DAOKLOC. 03 RECEIVED DATE: 06/12/2018 PAGE: 2,272

COMMENTS: If verified, provide how this account was verified and produce the name, phone number, address of person verifying this account.; Times Disputed In Last 120 Days: 0

ACCT #: [REDACTED] 1336 NAME: PENTAGON FCU SUBCODE:59CY009

CLAIM: F1
CLAIM DESC: Disputes Current Balance and/or Amount Past Due. Verify Current Balance or Amount Past Due.

COMMENTS: The full amount of this account was tendered and has been discharged by the principles of law related to tender of payment which may have been refused by the creditor. I request this account be deleted.; Times Disputed In Last 120 Days: 0

ACCT #: [REDACTED] 3812 NAME: PENTAGON FEDERAL CREDIT SUBCODE:3230002

CLAIM: F1

COMMENTS: The full amount of this account was tendered and has been discharged by the principles of law related to tender of payment which may have been refused by the creditor. I request this account be deleted.; Times Disputed In Last 120 Days: 0

ACCT #: [REDACTED] 6770 NAME: PENTAGON FEDERAL CREDIT SUBCODE:3230002

CLAIM: F1
CLAIM DESC: Disputes Current Balance and/or Amount Past Due. Verify Current Balance or Amount Past Due.

COMMENTS: The full amount of this account was tendered and has been discharged by the principles of law related to tender of payment which may have been refused by the creditor. I request this account be deleted.; Times Disputed In Last 120 Days: 0

ACCT #: [REDACTED] NAME: GECRB/CARE CREDIT SUBCODE:999206T

CLAIM: F1
CLAIM DESC: Disputes Current Balance and/or Amount Past Due. Verify Current Balance or Amount Past Due.

COMMENTS: Alleged creditor received a tax credit for this alleged account but alleging that it was charged off to avoid crediting the balance and are therefore reporting incorrect data. I request immediate deletion.; Times Disputed In Last 120 Days: 0

ACCT #: [REDACTED] NAME: GECRB/LOWES SUBCODE:235041J

CLAIM: F1
CLAIM DESC: Disputes Current Balance and/or Amount Past Due. Verify Current Balance or Amount Past Due.

COMMENTS: Alleged creditor received a tax credit for this alleged account but alleging that it was charged off to avoid crediting the balance and are therefore reporting incorrect data. I request immediate deletion.; Times Disputed In Last 120 Days: 0

ACCT #: [REDACTED] NAME: GECRB/WALMART DUAL CARD SUBCODE:235060N

CLAIM: F1
CLAIM DESC: Disputes Current Balance and/or Amount Past Due. Verify Current Balance or Amount Past Due.

COMMENTS: Alleged creditor received a tax credit for this alleged account but alleging that it was charged off to avoid crediting the balance and are therefore reporting incorrect data. I request immediate deletion.; Times Disputed In Last 120 Days: 0

EXHIBIT A-2

DEPT:
SUBSCRIBER RESPONSE DATE: 07/03/18
TO COMPLY WITH F.C.R.A., A RESPONSE IS REQUIRED BY: 07/08/18

NAME: NELSON L BRUCE
AKA:
ADDR:
PREV:
SSN: 7185
DOB:
PHONE:

CONTROL: 334959402 220 006
DATE ENTERED: 06/11/18
VERF SUBSCRIBER CHANGES TO CONSUMER DEMOGRAPHIC DATA:
(S) NAME:
AKA:
(S) ADDR:
(U) PREV:
(S) SSN:
(S) DOB:
(U) PHONE:

DISPUTES Current Balance and/or Amount Past Due. Verify Current Balance or Amount Past Due.
DISPUTE:
CONSUMER MESSAGE: The full amount of this account was tendered and has been discharged by the principles of law related to tender f payment which may have been refused by the creditor I request this account be deleted Times Disputed In Last 1
RESPONSE CODE: 22 UPDATED DISPUTED ACCOUNT INFORMATION. ADDITIONAL ACCOUNT INFORMATION WAS ALSO UPDATED.

SUPPRESS?:		UPDATE?: X		AUTH BY: Jacqueline Yates		/ 703-769-8900	
SUBSCRIBER: Pentagon Federal Credit Unio		ACCOUNT #: [REDACTED]1336		SUB.CODE: 59CY009		OPEN DATE: 02/07/16	
UPDATE?	ACCOUNT STATUS	PAYMENT RATING	COMPL COND CODE	SPECIAL COMMENTS	CONS INFO IND		
* 97					L		
ORIGINAL-->	97				I		
	PORF TP.	ACCOUNT TP.	ECOA	PAYMENT AMT	PAYMENT DATE		
ORIGINAL-->	R	CC: CREDIT CARD	I		12/06/16		
	OPENED	EFFECTIVE		CURRENT BLNC	PAST DUE		
* 07/03/18					\$13777		
ORIGINAL-->	02/07/16	05/16/18		\$13777	\$4917		
	CLOSED			CREDIT LIMIT	HIGH CREDIT		
ORIGINAL-->	12/16/16			\$20000	\$17388		
	DT 1ST DEL	ORIG CHRG OFF		PP START DT	PYMT PATTERN	ORIGINAL PP	
				06/2018		DLLLLL	
ORIGINAL-->	01/16/17	\$13777		05/2018		LLLLL4443210	
	TERMS (DUE AMT/FREQ/DUR)		ORIGINAL CLIENT - CLASS			0000000000B	
ORIGINAL-->	/M/REV						
	SP. PAYMENT (BALLOON AMT - DUE DT)		SP. PAYMENT (DEFERRED DT)				
ORIGINAL-->							
	PORTFOLIO SALE		MORTGAGE (ID#/ACCT#/AGCY)				
ORIGINAL-->							

ACCT STATUS	PAYMENT RATING	COMPLIANCE CONDITION CD	SPECIAL COMMENTS	CONSUMER INFO IND	ACCT RATING	RATING REMARK	CMPLNC REMARK	GENERIC REMARK	AFFIL REMARK
RECEIVED 97				L	L	PRL			*
ORIGINAL 97				I	L	PRL			
NAME VERIFICATION FLAGS	FIRST NAME (S)	MIDDLE NAME (U)	LAST NAME (S)	GEN SUFFIX (U)	RESULT (S)				

EXHIBIT A-3

DEPT:
SUBSCRIBER RESPONSE DATE: 07/03/18
TO COMPLY WITH F.C.R.A., A RESPONSE IS REQUIRED BY: 07/08/18

NAME: NELSON L BRUCE
AKA:
ADDR:
PREV:
SSN: 7185
DOB:
PHONE:

CONTROL: 334959402 220 007
DATE ENTERED: 06/11/18
VERF SUBSCRIBER CHANGES TO CONSUMER DEMOGRAPHIC DATA:
(S) NAME:
AKA:
(S) ADDR:
(U) PREV:
(S) SSN:
(S) DOB:
(U) PHONE:

IMAGE: YES - 0
DATE RECD: 06/11/18

CONSUMER Disputes Current Balance and/or Amount Past Due. Verify Current Balance or Amount Past Due.
DISPUTE:
CONSUMER MESSAGE: The full amount of this account was tendered and has been discharged by the principles of law related to tender
f payment which may have been refused by the creditor I request this account be deleted Times Disputed In Last 1
RESPONSE CODE: 22 UPDATED DISPUTED ACCOUNT INFORMATION. ADDITIONAL ACCOUNT INFORMATION WAS ALSO UPDATED.

SUPPRESS?: UPDATE?: X AUTH BY: Jacqueline Yates / 703-769-8900

SUBSCRIBER: Pentagon Federal Credit Unio ACCOUNT #: 3812 SUB.CODE: 3230002 OPEN DATE: 04/20/16

UPDATE?	ACCOUNT STATUS	PAYMENT RATING	COMPL COND CODE	SPECIAL COMMENTS	CONS INFO IND
*	97				L
ORIGINAL-->	97				I
	PORF TP.	ACCOUNT TP.	ECOA	PAYMENT AMT	PAYMENT DATE
ORIGINAL-->	I	AU: AUTOMOBILE	I		10/24/17
	OPENED	EFFECTIVE		CURRENT BLNC	PAST DUE
*		07/03/18			\$31794
ORIGINAL-->	04/20/16	05/31/18		\$31794	
	CLOSED			CREDIT LIMIT	HIGH CREDIT
ORIGINAL-->	10/31/17				\$33478
	DT 1ST DEL	ORIG CHRG OFF		PP START DT	PYMT PATTERN
				06/2018	ORIGINAL PP
ORIGINAL-->	11/10/16	\$32658		05/2018	DLLLLL
	TERMS (DUE AMT/FREQ/DUR)		ORIGINAL CLIENT - CLASS		DLL400DDDK03
					100000000B
ORIGINAL-->	601/M/60				
	SP. PAYMENT (BALLOON AMT - DUE DT)		SP. PAYMENT (DEFERRED DT)		
ORIGINAL-->					
	PORTFOLIO SALE		MORTGAGE (ID#/ACCT#/AGCY)		
ORIGINAL-->					

	ACCT STATUS	PAYMENT RATING	COMPLIANCE CONDITION CD	SPECIAL COMMENTS	CONSUMER INFO IND	!	ACCT RATING	RATING REMARK	CMPLNC REMARK	GENERIC REMARK	AFFIL REMARK
RECEIVED	97				L	!	L	PRL			*
ORIGINAL	97				I	!	L	PRL			
		FIRST NAME	MIDDLE NAME	LAST NAME	GEN SUFFIX	RESULT					
NAME VERIFICATION FLAGS	(S)	(U)	(S)	(U)	(S)						

EXHIBIT A-4

CRS3 ACDV3 RESPONSES AUTOMATICALLY UPDATED

DEPT:
SUBSCRIBER RESPONSE DATE: 07/03/18
TO COMPLY WITH F.C.R.A., A RESPONSE IS REQUIRED BY: 07/08/18

CONTROL: 334959402 220 008
DATE ENTERED: 06/11/18
VERF SUBSCRIBER CHANGES TO CONSUMER DEMOGRAPHIC DATA:

NAME: NELSON L BRUCE
AKA:
ADDR:
PREV:
SSN: 7185
DOB:
PHONE:

(S) NAME:
AKA:
(S) ADDR:
(U) PREV:
(S) SSN:
(S) DOB:
(U) PHONE:

CONSUMER Disputes Current Balance and/or Amount Past Due. Verify Current Balance or Amount Past Due.
DISPUTE:
CONSUMER MESSAGE: The full amount of this account was tendered and has been discharged by the principles of law related to tender f payment which may have been refused by the creditor I request this account be deleted Times Disputed In Last 1
RESPONSE CODE: 22 UPDATED DISPUTED ACCOUNT INFORMATION. ADDITIONAL ACCOUNT INFORMATION WAS ALSO UPDATED.

SUPPRESS?: UPDATE?: X AUTH BY: Jacqueline Yates / 703-769-8900

SUBSCRIBER: Pentagon Federal Credit Unio ACCOUNT #: 6770 SUB.CODE: 3230002 OPEN DATE: 03/15/16

UPDATE?	ACCOUNT STATUS	PAYMENT RATING	COMPL COND CODE	SPECIAL COMMENTS	CONS INFO IND
*	97				L
ORIGINAL-->	97		XA		I
	PORF TP.	ACCOUNT TP.	EOCA	PAYMENT AMT	PAYMENT DATE
ORIGINAL-->	R	LC: LINE OF CREDIT	I		09/27/17
	OPENED	EFFECTIVE		CURRENT BLNC	PAST DUE
*		07/03/18			\$4427
ORIGINAL-->	03/15/16	05/31/18		\$4427	
	CLOSED			CREDIT LIMIT	HIGH CREDIT
ORIGINAL-->	09/30/17			\$5000	\$4432
	DT 1ST DEL	ORIG CHRG OFF		PP START DT	PYMT PATTERN
ORIGINAL-->	12/05/16	\$4818		06/2018	ORIGINAL PP
	TERMS (DUE AMT/FREQ/DUR)		ORIGINAL CLIENT - CLASS	05/2018	DLLLLL
					DLLL44443211
ORIGINAL-->	/ /REV				000000000B
	SP. PAYMENT (BALLOON AMT - DUE DT)		SP. PAYMENT (DEFERRED DT)		
ORIGINAL-->	PORTFOLIO SALE		MORTGAGE (ID#/ACCT#/AGCY)		
ORIGINAL-->					

	ACCT STATUS	PAYMENT RATING	COMPLIANCE CONDITION CD	SPECIAL COMMENTS	CONSUMER INFO IND	!	ACCT RATING	RATING REMARK	CMPLNC REMARK	GENERIC REMARK	AFFIL REMARK
RECEIVED	97				L	!	L	PRL			*
ORIGINAL	97				I	!	L	PRL	CBC		
		FIRST NAME	MIDDLE NAME	LAST NAME	GEN SUFFIX	RESULT					
NAME VERIFICATION FLAGS	(S)	(U)	(S)	(U)	(S)						

EXHIBIT A-5

07/04/2018



P-1000001-
NELSON L. BRUCE

Dear NELSON L. BRUCE,

We understand that recently something on your credit report did not seem right to you. We take this matter seriously, and we want to make sure your TransUnion credit report is accurate. It's our commitment to you.

If we were able to make changes to your credit report based on information you provided, we made those changes. Otherwise, we asked the company reporting the information you disputed to do all of the following:

1. Review relevant information we sent them, including any documents you gave us as part of your dispute
2. Investigate your dispute and verify whether the information they report is accurate
3. Provide us a response to your dispute and update any other information
4. Update their records and systems, if necessary

Your dispute is important. In the pages that follow you will see your detailed investigation results, including the business name and contact details of the source of the information. Please review the results carefully.

How to Read Your Investigation Results

You will see that, for each disputed item, a summary explanation appears in the gray box, followed by a brief paragraph describing the results of our investigation, followed by a view of how the item appears in your updated credit report. Please note any changes we made to personal information (name, address, employment, SSN, date of birth) will appear at the end of **Your Investigation Results**.

File Number:

Date Issued:

07/04/2018

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A Note on Credit Report Updates

Information in your credit report is updated frequently which means items you disputed may not appear on your credit report or have already changed by the time we received your dispute. In most cases, the **Date Updated** represents the last time the account information was updated or reported by the data furnisher. Please note that this date may not change following our investigation of your dispute. For **Payment Received** and **Last Payment Made**, please keep in mind, the data may not represent very recent payment activity. For inactive accounts or accounts that have been closed and paid, **Pay Status** represents the last known status of the account.

Definitions

For your reference, here are some definitions to help you understand **Your Investigation Results**.

For ACCOUNTS:

Balance: The balance owed as of the date the account was verified or reported	Original Charge Off: If applicable, the amount charged off due to non-payment of the account
Credit Limit: The maximum amount of credit approved by the creditor on the account	Past Due: The amount past due as of the date the account was verified or reported
Date Opened: The date the account was Opened	Pay Status: The current status of the account; how you are currently paying
High Balance: The highest amount ever owed on an account	Remarks: If applicable, the creditor may provide additional information here related to the account
Last Payment Made: The date the creditor received the last payment on the account	Responsibility: The type of contractual ownership (individual, joint, authorized user, etc.) of the account
Maximum Delinquency: If applicable, the maximum amount past due before an account becomes a charge-off or a collection account	Terms: The monthly payment amount or monthly minimum payment due on the account

For PUBLIC RECORDS:

Court Type: The court where the item was filed	Docket Number: The number assigned to the item by the court
Date Filed: The date the item was filed	Plaintiff: The name of the party who initiated the item
Date Paid: The date the item was paid or otherwise, dismissed or discharged	Type: The nature of the public record filed

Rating Key

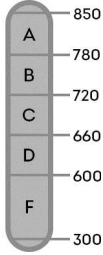
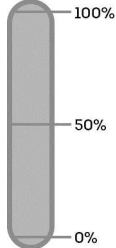
Some creditors report the timeliness of your payments each month in relation to your agreement with them. The ratings in the key below describe the payments that may be reported by your creditors. This rating key will help you understand any updates to your **PAYMENT HISTORY**, if applicable to **YOUR INVESTIGATION RESULTS**. Any rating that is shaded or any value in the account detail appearing with brackets (> <) may indicate that it is considered adverse.

N/R	X	OK	30	60	90	120	COL	VS	RPO	C/O	FC
Not Reported	Unknown	Current	30 days late	60 days late	90 days late	120+ days late	Collection	Voluntary Surrender	Repossession	Charge Off	Foreclosure

TransUnion Credit Score

NELSON L. BRUCE

YOUR CREDIT SCORE

Your Score & Grade	Score & Grade Range	Where You Rank
<p>Score Not Purchased (See Below)</p> <p>Grade -</p> <p>Created on 07/04/2018</p> <p>Based on your TransUnion credit report, this is a depiction of your creditworthiness.</p>	<p>Unavailable (See Below)</p>  <p>The numerical score ranges from 850 to 300 equaling grade ranges from A to F.</p>	<p>Unavailable (See Below)</p>  <p>Your credit ranks higher than --% of the nation's population.</p>

Summary

You did not order a TransUnion credit score. You can purchase your credit score for \$9.95 by calling 1-866-SCORE-TU or 1-866-726-7388.

Your Investigation Results

INVESTIGATION RESULTS - DISPUTED INFORMATION UPDATED AND OTHER INFORMATION UPDATED: A change was made to the item(s) based on your dispute and other information has also changed.

PENTAGON FCU # [REDACTED]**** (POB 456, ALEXANDRIA, VA 22313, (800) 247-5626)

We investigated the information you disputed and updated: **Date Updated; Past Due; Rating**. Here is how this item appears on your credit report following our investigation.

Date Opened:	02/07/2016	Balance:	\$13,777	Pay Status:	>Charged Off<
Responsibility:	Individual Account	Date Updated:	07/03/2018	Terms:	Paid Monthly
Account Type:	Revolving Account	Last Payment Made:	12/06/2016	Date Closed:	12/16/2016
Loan Type:	CREDIT CARD	High Balance:	\$17,388	>Maximum Delinquency of 120 days in	
		Original Charge-off:	\$13,777	04/2017 and in 06/2017<	
		Credit Limit:	\$20,000		
		Past Due:	>\$13,777<		

Remarks: >BANKRUPTCY DISMISSED<; >UNPAID BALANCE CHARGED OFF<

Estimated month and year that this item will be removed: 12/2023

	06/2018	05/2018	04/2018	03/2018	02/2018	01/2018	12/2017	11/2017	10/2017	09/2017	08/2017	07/2017
Rating	N/R	X	C/O	C/O	C/O	C/O	C/O	C/O	C/O	C/O	C/O	C/O
	06/2017	05/2017	04/2017	03/2017	02/2017	01/2017	12/2016	11/2016	10/2016	09/2016	08/2016	07/2016
Rating	120	120	120	90	60	30	OK	OK	OK	OK	OK	OK
	06/2016	05/2016	04/2016	03/2016	02/2016							
Rating	OK	OK	OK	OK	OK							

PENTAGON FEDERAL CREDIT # [REDACTED]**** (1001 N FAIRFAX ST, ALEXANDRIA, VA 22314-1503, (800) 247-5626)

We investigated the information you disputed and updated: **Date Updated; Past Due; Rating**. Here is how this item appears on your credit report following our investigation.

Date Opened:	03/15/2016	Balance:	\$4,427	Pay Status:	>Charged Off<
Responsibility:	Individual Account	Date Updated:	07/03/2018	Date Closed:	09/30/2017
Account Type:	Revolving Account	Last Payment Made:	09/27/2017	>Maximum Delinquency of 120 days in	
Loan Type:	LINE OF CREDIT	High Balance:	\$4,432	04/2017 and in 07/2017<	
		Original Charge-off:	\$4,818		
		Credit Limit:	\$5,000		
		Past Due:	>\$4,427<		

Remarks: >BANKRUPTCY DISMISSED<; ACCOUNT CLOSED BY CONSUMER; >UNPAID BALANCE CHARGED OFF<

Estimated month and year that this item will be removed: 11/2023

	06/2018	05/2018	04/2018	03/2018	02/2018	01/2018	12/2017	11/2017	10/2017	09/2017	08/2017	07/2017
Rating	N/R	X	C/O	C/O	C/O	C/O	C/O	X	C/O	C/O	C/O	120
	06/2017	05/2017	04/2017	03/2017	02/2017	01/2017	12/2016	11/2016	10/2016	09/2016	08/2016	07/2016
Rating	120	120	120	90	60	30	30	OK	OK	OK	OK	OK
	06/2016	05/2016	04/2016	03/2016								
Rating	OK	OK	OK	OK								

PENTAGON FEDERAL CREDIT # [REDACTED]**** (1001 N FAIRFAX ST, ALEXANDRIA, VA 22314-1503, (800) 247-5626)

We investigated the information you disputed and updated: **Date Updated; Past Due; Rating**. Here is how this item appears on your credit report following our investigation.

Date Opened:	04/20/2016	Balance:	\$31,794	Pay Status:	>Charged Off<
Responsibility:	Individual Account	Date Updated:	07/03/2018	Terms:	\$601 per month, paid
Account Type:	Installment Account	Last Payment Made:	10/24/2017	Monthly for 60 months	
Loan Type:	AUTOMOBILE	High Balance:	\$33,478	Date Closed:	10/31/2017
		Original Charge-off:	\$32,658	>Maximum Delinquency of 120 days in	
		Past Due:	>\$31,794<	08/2017<	

Remarks: >BANKRUPTCY DISMISSED<; >UNPAID BALANCE CHARGED OFF<

Estimated month and year that this item will be removed: 10/2023

	06/2018	05/2018	04/2018	03/2018	02/2018	01/2018	12/2017	11/2017	10/2017	09/2017	08/2017	07/2017
Rating	N/R	X	C/O	C/O	C/O	C/O	C/O	X	C/O	C/O	120	OK
	06/2017	05/2017	04/2017	03/2017	02/2017	01/2017	12/2016	11/2016	10/2016	09/2016	08/2016	07/2016
Rating	OK	X	X	X	RPO	OK	90	30	OK	OK	OK	OK

File Number:

[REDACTED]

Page 5 of 10

Date Issued:

07/04/2018

61

	06/2016	05/2016	04/2016
	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

REDACTED

File Number:

07/04/2018

Page 6 of 10

61

Date Issued:

REDACTED

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REDACTED

REDACTED



REDACTED

In the preceding pages we have provided details on the results of our investigation. **If our investigation has not resolved your dispute, here's what you can do next:**

- **Add a 100-word statement to your report.** What this means is that you have the right to send us a note of 100 words or less describing your situation or why you disagree with the results, and we will add this statement to your report. Anyone who views your report will see this statement. Please know that if you include any medical information in your statement, this means you're giving TransUnion permission to include that information in any future credit report we issue on your behalf.
- **Dispute directly with the company that reported the information to us.** If you want changes made to information found on your credit report you may dispute with the company that reported it using the contact information listed in **Your Investigation Results**.
- **Provide to us any other information or documents about your dispute.** Please visit www.transunion.com/dispute and let us know you are filing a repeat dispute. Be sure to include any other information or documentation you feel will help us resolve your dispute.
- **File a complaint** about the company reporting the account or about TransUnion with the Consumer Financial Protection Bureau or with your State's Attorney General's office.

If there has been a change to your credit report as a result of our investigation, or if you have added a statement to your report, **you may ask TransUnion to send an updated credit report** to those who have received your report within the last 2 years for employment purposes or within the last 6 months for any other purpose.

Should You Wish to Contact TransUnion

Please have your TransUnion **FILE NUMBER** available. Your unique **FILE NUMBER** is located at the top of each page of this correspondence.

Online:

To dispute information contained in your credit report, please visit: www.transunion.com/disputeonline
For more information please visit our Frequently Asked Questions page at <http://transunion.com/consumerfaqs>

By Mail:

TransUnion
P. O. Box 2000
Chester, PA 19016-2000

By Phone:

(800) 916-8800

You may contact us between the hours of 8:00 AM – 11:00 PM ET, Monday through Friday, except major holidays.

Summary of Rights

GENERAL SUMMARY OF CONSUMER RIGHTS UNDER THE FCRA

Para informacion en espanol, visite www.consumerfinance.gov/learnmore o escribe a la Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, DC 20552.

A Summary of Your Rights Under the Fair Credit Reporting Act

The federal Fair Credit Reporting Act (FCRA) promotes the accuracy, fairness, and privacy of information in the files of consumer reporting agencies. There are many types of consumer reporting agencies, including credit bureaus and specialty agencies (such as agencies that sell information about check writing histories, medical records, and rental history records). Here is a summary of your major rights under the FCRA. **For more information, including information about additional rights, go to www.consumerfinance.gov/learnmore or write to: Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, DC 20552.**

- **You must be told if information in your file has been used against you.** Anyone who uses a credit report or another type of consumer report to deny your application for credit, insurance, or employment -- or to take another adverse action against you -- must tell you, and must give you the name, address, and phone number of the agency that provided the information.
- **You have the right to know what is in your file.** You may request and obtain all the information about you in the files of a consumer reporting agency (your "file disclosure"). You will be required to provide proper identification, which may include your Social Security Number. In many cases, the disclosure will be free. You are entitled to a free file disclosure if:
 - a person has taken adverse action against you because of information in your credit report;
 - you are the victim of identity theft and place a fraud alert in your file;
 - your file contains inaccurate information as a result of fraud;
 - you are on public assistance;
 - you are unemployed but expect to apply for employment within 60 days.

In addition, all consumers are entitled to one free disclosure every 12 months upon request from each nationwide credit bureau and from nationwide specialty consumer reporting agencies. See www.consumerfinance.gov/learnmore for more additional information.

- **You have the right to ask for a credit score.** Credit scores are numerical summaries of your credit-worthiness based on information from credit bureaus. You may request a credit score from consumer reporting agencies that create scores or distribute scores used in residential real property loans, but you will have to pay for it. In some mortgage transactions, you will receive credit score information for free from the mortgage lender.
- **You have the right to dispute incomplete or inaccurate information.** If you identify information in your file that is incomplete or inaccurate, and report it to the consumer reporting agency, the agency must investigate unless your dispute is frivolous. See www.consumerfinance.gov/learnmore for an explanation of dispute procedures.
- **Consumer reporting agencies must correct or delete inaccurate, incomplete, or unverifiable information.** Inaccurate, incomplete, or unverifiable information must be removed or corrected, usually within 30 days. However, a consumer reporting agency may continue to report information it has verified as accurate.
- **Consumer reporting agencies may not report outdated negative information.** In most cases, a consumer reporting agency may not report negative information that is more than seven years old, or bankruptcies that are more than 10 years old.
- **Access to your file is limited.** A consumer reporting agency may provide information about you only to people with a valid need usually to consider an application with a creditor, insurer, employer, landlord, or other business. The FCRA specifies those with a valid need for access.
- **You must give your consent for reports to be provided to employers.** A consumer reporting agency may not give out information about you to your employer, or a potential employer, without your written consent given to the employer. Written consent generally is not required in the trucking industry. For more information, go to www.consumerfinance.gov/learnmore.
- **You may limit "prescreened" offers of credit and insurance you get based on information in your credit report.** Unsolicited "prescreened" offers for credit and insurance must include a toll-free phone number you can call if you choose to remove your name and address from the lists these offers are based on. You may opt-out with the nationwide credit bureaus at 1-888-567-8688 (888-5OPTOUT).
- **You may seek damages from violators.** If a consumer reporting agency, or, in some cases, a user of consumer reports or a furnisher of information to a consumer reporting agency violates the FCRA, you may be able to sue in state or federal court.
- **Identity theft victims and active duty military personnel have additional rights.** For more information, visit www.consumerfinance.gov/learnmore.

States may enforce the FCRA, and many states have their own consumer reporting laws. In some cases, you may have more rights under state law. For more information, contact your state or local consumer protection agency or your state Attorney General. For information about your federal rights, contact:

TYPE OF BUSINESS:	CONTACT:
1.a. Banks, savings associations, and credit unions with total assets of over \$10 billion and their affiliates	Bureau of Consumer Financial Protection 1700 G Street NW Washington, DC 20552
b. Such affiliates that are not banks, savings associations, or credit unions also should list, in addition to the CFPB:	Federal Trade Commission Consumer Response Center - FCRA Washington, DC 20580 1-877-382-4357
2. To the extent not included in item 1 above:	Office of the Comptroller of the Currency Customer Assistance Group 1301 McKinney Street, Suite 3450 Houston, TX 77010-9050
a. National banks, federal savings associations, and federal branches and federal agencies of foreign banks	
b. State member banks, branches and agencies of foreign banks (other than federal branches, federal agencies, and insured state branches of foreign banks), commercial lending companies owned or controlled by foreign banks, and organizations operating under section 25 or 25A of the Federal Reserve Act	Federal Reserve Consumer Help (FRCH) PO Box 1200 Minneapolis, MN 55480 1-888-851-1920
c. Nonmember Insured Banks, Insured State Branches of Foreign Banks, and Insured state savings associations	FDIC Consumer Response Center 1100 Walnut Street, Box #11 Kansas City, MO 64106
d. Federal Credit Unions	National Credit Union Administration Office of Consumer Protection (OCP) Division of Consumer Compliance and Outreach (DCCO) 1775 Duke Street Alexandria, VA 22314
3. Air carriers	Asst. General Counsel for Aviation Enforcement & Proceedings Aviation Consumer Protection Division Department of Transportation 1200 New Jersey Avenue, S.E. Washington, DC 20590 1-202-366-1306
4. Creditors Subject to Surface Transportation Board	Office of Proceedings, Surface Transportation Board Department of Transportation 395 E Street, S.W. Washington, DC 20423
5. Creditors subject to Packers and Stockyards Act, 1921	Nearest Packers and Stockyards Administration area supervisor
6. Small Business Investment Companies	Associate Deputy Administrator for Capital Access United States Small Business Administration 409 Third Street, SW, 8th Floor Washington, DC 20416
7. Brokers and Dealers	Securities and Exchange Commission 100 F Street NE Washington, DC 20549
8. Federal Land Banks, Federal Land Bank Associations, Federal Intermediate Credit Banks, and Production Credit Associations	Farm Credit Administration 1501 Farm Credit Drive McLean, VA 22102-5090
9. Retailers, Finance Companies, and All Other Creditors Not Listed Above	FTC Regional Office for region in which the creditor operates or Federal Trade Commission: Consumer Response Center-FCRA Washington, DC 20580 1-877-382-4357

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Fraud Victim Rights

SUMMARY OF RIGHTS UNDER THE FCRA OF VICTIMS OF IDENTITY THEFT

Para informacion en espanol, visite www.consumerfinance.gov o escribe a la Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, DC 20552.

Remedying the Effects of Identity Theft

You are receiving this information because you have notified a consumer reporting agency that you believe that you are a victim of identity theft. Identity theft occurs when someone uses your name, Social Security Number, date of birth, or other identifying information, without authority, to commit fraud. For example, someone may have committed identity theft by using your personal information to open a credit card account or get a loan in your name. For more information, visit www.consumerfinance.gov/learnmore or write to: Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, DC 20552.

The Fair Credit Reporting Act (FCRA) gives you specific rights when you are, or believe that you are, the victim of identity theft. Here is a brief summary of the rights designed to help you recover from identity theft.

1. You have the right to ask the nationwide consumer reporting agencies place "fraud alerts" in your file to let potential creditors and others know that you may be a victim of identity theft. A fraud alert can make it more difficult for someone to get credit in your name because it tells creditors to follow certain procedures to protect you. It also may delay your ability to obtain credit. You may place a fraud alert in your file by calling just one of the three nationwide consumer reporting agencies. As soon as that agency processes your fraud alert, it will notify the other two, which then also must place fraud alerts in your file.

- Equifax: 1-800-525-6285; www.equifax.com
- Experian: 1-888-397-3742; www.experian.com
- TransUnion: 1-800-680-7289; www.transunion.com

An initial fraud alert stays in your file for at least 90 days. An extended alert stays in your file for seven years. To place either of these alerts, a consumer reporting agency will require you to provide appropriate proof of your identity, which may include your Social Security Number. If you ask for an extended alert, you will have to provide an identity theft report. An identity theft report includes a copy of a report you have filed with a federal, state, or local law enforcement agency, and additional information a consumer reporting agency may require you to submit. For more detailed information about the identity theft report, visit www.consumerfinance.gov/learnmore.

2. You have the right to free copies of the information in your file (your "file disclosure"). An initial fraud alert entitles you to a copy of all information in your file at each of the three nationwide agencies, and an extended alert entitles you to two free file disclosures in a 12-month period following the placing of the alert. These additional disclosures may help you detect signs of fraud, for example, whether fraudulent accounts have been opened in your name or whether someone has reported a change in your address. Once a year, you also have the right to a free copy of the information in your file at any consumer reporting agency, if you believe it has inaccurate information due to fraud, such as identity theft. You also have the ability to obtain additional free file disclosures under other provisions of the FCRA. See www.consumerfinance.gov/learnmore.

3. You have the right to obtain documents relating to fraudulent transactions made or accounts opened using your personal information. A creditor or other business must give you copies of applications and other business records relating to transactions and accounts that resulted from the theft of your identity, if you ask for them in writing. A business may ask you for proof of your identity, a police report, and an affidavit before giving you the documents. It also may specify an address for you to send your request. Under certain circumstances, a business can refuse to provide you with these documents. See www.consumerfinance.gov/learnmore.

4. You have the right to obtain information from a debt collector. If you ask, a debt collector must provide you with certain information about the debt you believe was incurred in your name by an identity thief - like the name of the creditor and the amount of the debt.

5. If you believe information in your file results from identity theft, you have the right to ask that a consumer reporting agency block that information from your file. An identity thief may run up bills in your name and not pay them. Information about the unpaid bills may appear on your consumer report. Should you decide to ask a consumer reporting agency to block the reporting of this information, you must identify the information to block, and provide the consumer reporting agency with proof of your identity and a copy of your identity theft report. The consumer reporting agency can refuse or cancel your request for a block if, for example, you don't provide the necessary documentation, or where the block results from an error or a material misrepresentation of fact made by you. If the agency declines or rescinds the block, it must notify you. Once a debt resulting from identity theft has been blocked, a person or business with notice of the block may not sell, transfer, or place the debt for collection.

6. You also may prevent businesses from reporting information about you to consumer reporting agencies if you believe the information is a result of identity theft. To do so, you must send your request to the address specified by the business that reports the information to the consumer reporting agency. The business will expect you to identify what information you do not want reported and to provide an identity theft report.

To learn more about identity theft and how to deal with its consequences, visit www.consumerfinance.gov/learnmore, or write to the Consumer Financial Protection Bureau. You may have additional rights under state law. For more information, contact your local consumer protection agency or your state Attorney General.

In addition to the new rights and procedures to help consumers deal with the effects of identity theft, the FCRA has many other important consumer protections. They are described in more detail at www.consumerfinance.gov/learnmore.

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Credit Fraud Prevention Toolkit

Stop fraud before it happens — control the damage if it does**PROTECT YOURSELF AGAINST CREDIT FRAUD*****Know your credit report***

Monitoring your credit is the first step in preventing fraud. Order your credit report at least once a year and immediately report any unfamiliar accounts or charges.

Your rights under the FACT Act

The Fair and Accurate Credit Transactions (FACT) Act was signed into law in December 2003. This law incorporates new privacy regulations, identity theft protection, dispute procedures and the distribution of free annual Personal Credit Reports. This means that you can review a free copy of your Personal Credit Report every 12 months. You can request your FACT Act Personal Credit Reports from each of the credit reporting agencies online at www.annualcreditreport.com. You can also submit your request by calling (877) 322-8228 or by mail (see details online).

Guard your identity

Destroy credit card and bank statements, credit card offers, and credit card receipts before discarding. Carry only the identification and credit cards you need that day. Never carry social security cards, birth certificates, or passports unless you have to. Don't print your social security number on your driver's license.

Memorize PINs and passwords

Don't write down or carry PINs or passwords with you. Choose a password or PIN that's easy to remember, and memorize it. But be careful to avoid obvious passwords like birthdays, phone numbers, or addresses.

Avoid credit repair scams

So-called "credit repair" companies can't do anything to repair your credit other than what you could do yourself. All they can do is dispute information contained on your report and have inaccuracies corrected for no charge. However, they often use deceptive or even illegal practices. If you believe a credit repair company is breaking the law, report them to your state authorities and the Federal Trade Commission (FTC).

Protect your information

Keep a copy of all account information, including account numbers, expiration dates, and telephone numbers for fraud departments and customer service in a secure place. Never disclose social security numbers or other personal information over the telephone or Internet unless it is to a trusted source.

Watch for the signs

The sooner you detect credit fraud, the less damage it can do. Know the warning signs and be ready to act. Watch for missing statements or bills, unusual charges on your accounts, incoming letters informing you that you've been approved or denied credit you didn't apply for, or bills and statements you don't recognize.

Act quickly

If you have any reason to suspect credit fraud, contact banks, creditors, and the three main credit information providers immediately. You can get access to your credit report at www.transunion.com.

Remember, you're entitled to copies of your report at no charge if you think you have been the victim of identity theft:

TransUnion	Experian	Equifax
P.O. Box 2000	P.O. Box 2002	P.O. Box 740256
Chester, PA 19016	Allen, TX 75013	Atlanta, GA 30374
(800) 680-7289	(888) 397-3742	(800) 525-6285

If you have any questions or need advice, call (800) 680-7289 to contact the Fraud Victim Assistance Department today.

Contain, restore, and rebuild***Steps to recover from credit fraud******Step 1: Add a fraud alert***

Have TransUnion add an initial, extended, or active duty fraud alert to your credit file advising potential creditors to contact you personally before approving any applications made in your name. You only need to make a single request, and we will automatically inform the other two national credit reporting agencies.

Step 2: Inspect your credit reports

Visit www.transunion.com or call (800) 680-7289 to request your report. Dispute all information that you don't recognize. Provide a copy of your police report, a notarized FTC fraud affidavit, or other relevant documentation of proof with your dispute.

Step 3: Report the fraud

Notify your local, state, and federal law enforcement offices immediately. Be sure to request a case number and a copy of the police report to provide TransUnion's Fraud Victim Assistance Department.

Step 4: Contact credit financial institutions

Notify your credit institutions and banks as soon as possible. Document the fraud to avoid responsibility for fraudulent debts. Keep a log of all phone conversations, including names of people with whom you spoke.

Credit Fraud Prevention Toolkit

Step 5: Checks and social security number

Notify your bank to stop checks. You can also report stolen checks, file a complaint with the Social Security Administration and more by calling the numbers below:

Social Security Administration (800) 269-0271
www.ssa.gov

SCAN (800) 262-7771
www.consumerdebt.com

Checkrite/Global Payments (800) 638-4600
www.globalpaymentinc.com

TeleCheck (800) 710-9898
www.telecheck.com

ChexSystems/E-Funds (800) 328-5121
www.chexhelp.com

Get help to rebuild

If you need assistance, the TransUnion Fraud Victim Assistance Department is always ready to help at (800) 680-7289. The FTC can also help at (877) ID-THEFT or www.consumer.gov/idtheft. Identity Theft resolution services for individuals, employers, banks, insurers, and other groups are available through RelyData, LLC. Contact them at (877) 735-9282 or visit www.relydata.com

PROTECT YOUR MOST VALUABLE ASSET — YOUR IDENTITY

Prevent identity fraud and keep your credit safe

As a leading provider of credit information solutions, TransUnion is your first line of defense in protecting yourself against credit fraud. From preventative advice to investigations and credit restoration assistance, we're always just a phone call away. Whatever your concern, the TransUnion Fraud Victim Assistance Department is ready to help. Credit fraud occurs when somebody else uses your identity to obtain credit. If successful, the criminal can incur substantial debts in your name, force the closure of your bank accounts and credit cards, and even prevent you from being able to buy a car, a home, or more. Following these simple steps can go a long way towards protecting yourself from credit fraud.

Ten steps to prevent identity fraud

- Watch your mail for missing statements or bills
- Carry the minimum amount of credit cards with you
- Don't include your social security number on your driver's license
- Destroy documents before discarding, preferably by shredding
- Check your credit report regularly
- Keep a record of credit and bank information in a safe place
- Never disclose personal information over the telephone or Internet unless it is to a trusted source
- Balance your checkbook regularly and watch for skipped check numbers or unfamiliar amounts
- Stay alert and act immediately if you become suspicious
- Guard against identity theft with weekly fraud-watch emails from www.transunion.com

Consumers can get their free annual personal credit report online at www.annualcreditreport.com or by calling (877) 322-8228.

Questions? Visit our Web site at www.transunion.com or call 1-800-680-7289 to contact the TransUnion Fraud Victim Assistance Department today.



EXHIBIT A-6

000000-Success

IMAGE #: NONE

FIN: 334959402 SSN: [REDACTED] 7185
PID: 329868726425 NELSON L BRUCE
[REDACTED]
DOB: [REDACTED]

INDICATIVE CORRECTIONS:

DELETE TELEPHONE: (973)349-3388

PUBLIC RECORD DISPUTES:

DOCKET #: 1702941 TYPE: 3D SUBCODE:5067592
CLAIMS P3
CLAIM DESC: Not His/Hers
COMMENTS: This is not my public record, please provide document proof

TRADELINE DISPUTES:

ACCT #: [REDACTED] NAME: BAC HOME LOANS SERV LP SUBCODE:427S002
CLAIM: D2
CLAIM DESC: Claims true identity fraud, account fraudulently opened. Provide or confirm complete ID
COMMENTS: I have disputed this account with the data furnisher, we have no contract, they have refused to respond to my presentments and it has been over 30 days. Please delete/remove this account immediately.; Times Disputed In Last 120 Days: 0

ACCT #: [REDACTED] NAME: BARCLAYS BANK DELAWARE SUBCODE:1ZZB001
CLAIM: D2
CLAIM DESC: Claims true identity fraud, account fraudulently opened. Provide or confirm complete ID
COMMENTS: I disputed with furnisher, they never responded in 30 days, we have no contract, reporting incorrectly with a balance, chargeoffs have a zero balance. I request that this account be deleted/removed immediately.; Times Disputed In Last 120 Days: 0

ACCT #: [REDACTED] NAME: BARCLAYS BANK DELAWARE SUBCODE:1ZZB001
CLAIM: D2
CLAIM DESC: Claims true identity fraud, account fraudulently opened. Provide or confirm complete ID
COMMENTS: I disputed with furnisher, they never responded in 30 days, we have no contract, reporting incorrectly with a balance, chargeoffs have a zero balance. I request that this account be deleted/removed immediately.; Times Disputed In Last 120 Days: 0

ACCT #: [REDACTED] NAME: CARRINGTON MORTGAGE SVS SUBCODE:2BQX001
CLAIM: D2
CLAIM DESC: Claims true identity fraud, account fraudulently opened. Provide or confirm complete ID
COMMENTS: I have disputed this account with the data furnisher, we have no contract, they have refused to respond to my presentments and it has been over 30 days. Please delete/remove this account immediately.; Times Disputed In Last 120 Days: 0

1 K30DAOKLOC. 03 RECEIVED DATE: 06/05/2019 PAGE: 272

ACCT #: [REDACTED] NAME: ONEMAIN FINANCIAL SUBCODE:2DCM001
CLAIM: D2
CLAIM DESC: Claims true identity fraud, account fraudulently opened. Provide or confirm complete ID
COMMENTS: I have disputed this account with the data furnisher, we have no contract, they have refused to respond to my presentments and it has been over 30 days. Please delete/remove this account immediately.; Times Disputed In Last 120 Days: 0

ACCT #: [REDACTED] 1336 NAME: PENTAGON FCU SUBCODE:59CY009
CLAIM: D2
CLAIM DESC: Claims true identity fraud, account fraudulently opened. Provide or confirm complete ID
COMMENTS: I disputed with furnisher, they never responded in 30 days, we have no contract, reporting incorrectly with a balance, chargeoffs have a zero balance. I request that this account be deleted/removed immediately.; Times Disputed In Last 120 Days: 0

CLAIM: D2

CLAIM DESC: Claims true identity fraud, account fraudulently opened. Provide or confirm complete ID

COMMENTS: I disputed with furnisher, they never responded in 30 days, we have no contract, reporting incorrectly with a balance, chargeoffs have a zero balance. I request that this account be deleted/removed immediately.; Times Disputed In Last 120 Days: 0

ACCT #: [REDACTED] 6770

NAME: PENTAGON FEDERAL CREDIT SUBCODE:3230002

CLAIM: D2

CLAIM DESC: Claims true identity fraud, account fraudulently opened. Provide or confirm complete ID

COMMENTS: I disputed with furnisher, they never responded in 30 days, we have no contract, reporting incorrectly with a balance, chargeoffs have a zero balance. I request that this account be deleted/removed immediately.; Times Disputed In Last 120 Days: 0

ACCT #: [REDACTED]

NAME: GECRB/CARE CREDIT SUBCODE:999206T

CLAIM: D2

CLAIM DESC: Claims true identity fraud, account fraudulently opened. Provide or confirm complete ID

COMMENTS: I disputed with furnisher, they never responded in 30 days, we have no contract, reporting incorrectly with a balance, chargeoffs have a zero balance. I request that this account be deleted/removed immediately.; Times Disputed In Last 120 Days: 0

ACCT #: [REDACTED]

NAME: GECRB/LOWES SUBCODE:235041J

CLAIM: D2

CLAIM DESC: Claims true identity fraud, account fraudulently opened. Provide or confirm complete ID

COMMENTS: I disputed with furnisher, they never responded in 30 days, we have no contract, reporting incorrectly with a balance, chargeoffs have a zero balance. I request that this account be deleted/removed immediately.; Times Disputed In Last 120 Days: 0

ACCT #: [REDACTED]

NAME: GECRB/WALMART DUAL CARD SUBCODE:235060N

CLAIM: D2

CLAIM DESC: Claims true identity fraud, account fraudulently opened. Provide or confirm complete ID

COMMENTS: I disputed with furnisher, they never responded in 30 days, we have no contract, reporting incorrectly with a balance, chargeoffs have a zero balance. I request that this account be deleted/removed immediately.; Times Disputed In Last 120 Days: 0

EXHIBIT A-7

DEPT:
SUBSCRIBER RESPONSE DATE: 07/01/19
TO COMPLY WITH F.C.R.A., A RESPONSE IS REQUIRED BY: 07/01/19

NAME: NELSON L BRUCE
AKA:
ADDR: PO BOX [REDACTED]
SUMMERVILLE, SC 29484-3345
PREV: [REDACTED] HARBOUR LAKE DR APT 9G
GOOSE CREEK, SC 29445
SSN: [REDACTED] 7185
DOB: [REDACTED]
PHONE: [REDACTED]

CONTROL: 334959402 245 006
DATE ENTERED: 06/04/19
VERF SUBSCRIBER CHANGES TO CONSUMER DEMOGRAPHIC DATA:
(S) NAME:
AKA:
(D) ADDR: [REDACTED] PAVILION ST
SUMMERVILLE, SC 29483
(U) PREV:
(S) SSN:
(S) DOB:
(U) PHONE:

CONSUMER Claims true identity fraud, account fraudulently opened. Provide or confirm complete ID
DISPUTE:
CONSUMER MESSAGE: I disputed with furnisher they never responded in 30 days we have no contract reporting incorrectly with a balance chargeoffs have a zero balance I request that this account be deleted removed immediately Times Disputed In Last 12 Months
RESPONSE CODE: 23 DISPUTED INFORMATION ACCURATE. UPDATED ACCOUNT INFORMATION UNRELATED TO THE DISPUTE.

SUPPRESS?:		UPDATE?: X		AUTH BY: Mark Tinsley		/ 703-838-1064			
SUBSCRIBER: Pentagon Federal Credit Unio		ACCOUNT #: [REDACTED] 1336		SUB.CODE: 59CY009		OPEN DATE: 02/07/16			
UPDATE?	ACCOUNT STATUS		PAYMENT RATING		COMPL COND CODE		SPECIAL COMMENTS	CONS INFO IND	
*	97							L	
ORIGINAL-->		97						I	
	PORF TP.	ACCOUNT TP.	EOCA		PAYMENT AMT		PAYMENT DATE		
ORIGINAL-->		R	CC: CREDIT CARD		I		12/06/16		
	OPENED	EFFECTIVE			CURRENT BLNC		PAST DUE		
*			07/01/19				\$13777		
ORIGINAL-->		02/07/16	05/16/19				\$8229		
	CLOSED				CREDIT LIMIT		HIGH CREDIT		
*			07/27/17						
ORIGINAL-->		12/16/16			\$20000		\$17388		
	DT 1ST DEL	ORIG CHRG OFF			PP START DT		PYMT PATTERN		ORIGINAL PP
					06/2019				DLLLLL
ORIGINAL-->		01/01/17	\$13777		05/2019				LLLLLLLLLLLLL
	TERMS (DUE AMT/FREQ/DUR)				ORIGINAL CLIENT - CLASS				LLLLL4443210
									000000DDDB
ORIGINAL-->		/M/REV							
	SP. PAYMENT (BALLOON AMT - DUE DT)				SP. PAYMENT (DEFERRED DT)				
ORIGINAL-->		PORTFOLIO SALE			MORTGAGE (ID#/ACCT#/AGCY)				
ORIGINAL-->									

	ACCT STATUS	PAYMENT RATING	COMPLIANCE CONDITION CD	SPECIAL COMMENTS	CONSUMER INFO IND	!	ACCT RATING	RATING REMARK	CMPLNC REMARK	GENERIC REMARK	AFFIL REMARK
RECEIVED	97				L	!	L	PRL			*
ORIGINAL	97				I	!	L	PRL			
		FIRST NAME	MIDDLE NAME	LAST NAME	GEN SUFFIX	RESULT					
NAME VERIFICATION FLAGS	(S)	(U)	(S)	(U)	(S)						

EXHIBIT A-8

DEPT:

SUBSCRIBER RESPONSE DATE: 07/01/19
TO COMPLY WITH F.C.R.A., A RESPONSE IS REQUIRED BY: 07/01/19

NAME: NELSON L BRUCE
AKA:
ADDR: PO BOX [REDACTED]
SUMMERVILLE, SC 29484-3345
PREV: [REDACTED] HARBOUR LAKE DR APT 9G
GOOSE CREEK, SC 29445
SSN: [REDACTED] 7185
DOB: [REDACTED]
PHONE: [REDACTED]

CONTROL: 334959402 245 007
DATE ENTERED: 06/04/19
VERF SUBSCRIBER CHANGES TO CONSUMER DEMOGRAPHIC DATA:
(S) NAME:
AKA:
(D) ADDR: [REDACTED] PAVILION ST
SUMMERVILLE, SC 29483
(U) PREV:
(S) SSN:
(S) DOB:
(U) PHONE:

CONSUMER Claims true identity fraud, account fraudulently opened. Provide or confirm complete ID
DISPUTE:
CONSUMER MESSAGE: I disputed with furnisher they never responded in 30 days we have no contract reporting incorrectly with a balance chargeoffs have a zero balance I request that this account be deleted removed immediately Times Disputed In Last 12 Months
RESPONSE CODE: 23 DISPUTED INFORMATION ACCURATE. UPDATED ACCOUNT INFORMATION UNRELATED TO THE DISPUTE.

SUPPRESS?: UPDATE?: X AUTH BY: Mark Tinsley / 703-838-1064

SUBSCRIBER: Pentagon Federal Credit Union ACCOUNT #: [REDACTED] 3812 SUB.CODE: 3230002 OPEN DATE: 04/20/16

UPDATE?	ACCOUNT STATUS	PAYMENT RATING	COMPL COND CODE	SPECIAL COMMENTS	CONS INFO IND
*	97				L
ORIGINAL-->	97				I
	PORF TP.	ACCOUNT TP.	ECOA	PAYMENT AMT	PAYMENT DATE
ORIGINAL-->	I	AU: AUTOMOBILE	I		10/24/17
	OPENED	EFFECTIVE		CURRENT BLNC	PAST DUE
*		07/01/19			\$31794
ORIGINAL-->	04/20/16	04/30/19		\$31794	
	CLOSED			CREDIT LIMIT	HIGH CREDIT
ORIGINAL-->	10/31/17				\$33478
	DT 1ST DEL	ORIG CHRG OFF		PP START DT	PYMT PATTERN
ORIGINAL-->	11/10/16	\$32658		06/2019	ORIGINAL PP
	TERMS (DUE AMT/FREQ/DUR)		ORIGINAL CLIENT - CLASS	05/2019	DDLLLL
ORIGINAL-->	601/M/60				LLLLLLLLDDDDDD
	SP. PAYMENT (BALLOON AMT - DUE DT)		SP. PAYMENT (DEFERRED DT)		DDDDDDDDDDDD
ORIGINAL-->	PORTFOLIO SALE				DDDDDDDB
ORIGINAL-->					

ACCT STATUS	PAYMENT RATING	COMPLIANCE CONDITION CD	SPECIAL COMMENTS	CONSUMER INFO IND	ACCT RATING	RATING REMARK	CMPLNC REMARK	GENERIC REMARK	AFFIL REMARK
RECEIVED	97			L	L	PRL			*
ORIGINAL	97			I	L	PRL			
NAME VERIFICATION FLAGS		FIRST NAME (S)	MIDDLE NAME (U)	LAST NAME (S)	GEN SUFFIX (U)	RESULT (S)			

EXHIBIT A-9

DEPT:

SUBSCRIBER RESPONSE DATE: 07/01/19
TO COMPLY WITH F.C.R.A., A RESPONSE IS REQUIRED BY: 07/01/19

NAME: NELSON L BRUCE
AKA:
ADDR: PO BOX [REDACTED]
SUMMERVILLE, SC 29484-3345
PREV: [REDACTED] HARBOUR LAKE DR APT 9G
GOOSE CREEK, SC 29445
SSN: [REDACTED] 7185
DOB: [REDACTED]
PHONE: [REDACTED]

CONTROL: 334959402 245 008
DATE ENTERED: 06/04/19
VERF SUBSCRIBER CHANGES TO CONSUMER DEMOGRAPHIC DATA:
(S) NAME:
AKA:
(D) ADDR: [REDACTED] PAVILION ST
SUMMERVILLE, SC 29483
(U) PREV:
(S) SSN:
(S) DOB:
(U) PHONE:

CONSUMER Claims true identity fraud, account fraudulently opened. Provide or confirm complete ID
DISPUTE:
CONSUMER MESSAGE: I disputed with furnisher they never responded in 30 days we have no contract reporting incorrectly with a balance chargeoffs have a zero balance I request that this account be deleted removed immediately Times Disputed In Last 12 Months
RESPONSE CODE: 23 DISPUTED INFORMATION ACCURATE. UPDATED ACCOUNT INFORMATION UNRELATED TO THE DISPUTE.

SUPPRESS?: UPDATE?: X AUTH BY: Mark Tinsley / 703-838-1064

SUBSCRIBER: Pentagon Federal Credit Unio ACCOUNT #: [REDACTED] 6770 SUB.CODE: 3230002 OPEN DATE: 03/15/16

UPDATE?	ACCOUNT STATUS	PAYMENT RATING	COMPL COND CODE	SPECIAL COMMENTS	CONS INFO IND
*	97				L
ORIGINAL-->	97		XA		I
	PORF TP.	ACCOUNT TP.	ECOA	PAYMENT AMT	PAYMENT DATE
ORIGINAL-->	R	LC: LINE OF CREDIT	I		09/27/17
	OPENED	EFFECTIVE		CURRENT BLNC	PAST DUE
*		07/01/19			\$4427
ORIGINAL-->	03/15/16	04/30/19		\$4427	
	CLOSED			CREDIT LIMIT	HIGH CREDIT
ORIGINAL-->	09/30/17			\$5000	\$4432
	DT 1ST DEL	ORIG CHRG OFF		PP START DT	PYMT PATTERN
ORIGINAL-->	12/05/16	\$4818		06/2019	ORIGINAL PP
	TERMS (DUE AMT/FREQ/DUR)		ORIGINAL CLIENT - CLASS	05/2019	DDLLLL
ORIGINAL-->	/ /REV				LLLLLLDDDDDD
	SP. PAYMENT (BALLOON AMT - DUE DT)		SP. PAYMENT (DEFERRED DT)		DDDDDDDDDDDD
ORIGINAL-->	PORTFOLIO SALE				DDDDDDDDDB
ORIGINAL-->					

ACCT STATUS	PAYMENT RATING	COMPLIANCE CONDITION CD	SPECIAL COMMENTS	CONSUMER INFO IND	ACCT RATING	RATING REMARK	CMPLNC REMARK	GENERIC REMARK	AFFIL REMARK
RECEIVED	97			L	L	PRL			*
ORIGINAL	97			I	L	PRL	CBC		
NAME VERIFICATION FLAGS		FIRST NAME (S)	MIDDLE NAME (U)	LAST NAME (S)	GEN SUFFIX (U)	RESULT (S)			

EXHIBIT A-10

07/02/2019



P-1000001-
NELSON L. BRUCE

Dear NELSON L. BRUCE,

We understand that recently something on your credit report did not seem right to you. We take this matter seriously, and we want to make sure your TransUnion credit report is accurate. It's our commitment to you.

Our investigation of the dispute you submitted is now complete. After a review of your dispute and any provided documentation, we took one or more of the following action(s):

1. Updated your credit report based on the information you provided; OR
2. Determined that the information you disputed either does not appear on your credit file or already shows the requested status; OR
3. Determined that the data furnisher had previously verified the reported information. If any of the items you disputed were previously verified, a separate communication was sent to you listing those items along with the data furnisher's contact information; OR
4. Asked the data furnisher reporting the information you disputed to do all of the following:
 - Review relevant information we sent them, including any provided documents
 - Investigate your dispute and verify whether the information they report is accurate
 - Provide us a response to your dispute and update any other information
 - Update their records and systems, if necessary;

Your dispute is important. In the pages that follow, you will see your detailed investigation results, including the name and contact details of the source of the information. Please review the results carefully. To view a full copy of your credit report and for more information about how to read your credit report, please visit www.transunion.com/fullreport.

How to Read Your Investigation Results

You will see that, for each disputed item, a summary explanation appears in the gray box, followed by a brief paragraph describing the results of our investigation, followed by a view of how the item appears in your updated credit report. Please note any changes we made to personal information (name, address, employment, SSN, date of birth) will appear at the end of **Your Investigation Results**.

File Number:

Date Issued:

07/02/2019

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A Note on Credit Report Updates

Information in your credit report is updated frequently which means items you disputed may not appear on your credit report or have already changed by the time we received your dispute. In most cases, the **Date Updated** represents the last time the account information was updated or reported by the data furnisher. Please note that this date may not change following our investigation of your dispute. For **Payment Received** and **Last Payment Made**, please keep in mind, the data may not represent very recent payment activity. For inactive accounts or accounts that have been closed and paid, **Pay Status** represents the last known status of the account.

Definitions

For your reference, here are some definitions to help you understand **Your Investigation Results**.

For ACCOUNTS:

Balance: The balance owed as of the date the account was verified or reported	Original Charge Off: If applicable, the amount charged off due to non-payment of the account
Credit Limit: The maximum amount of credit approved by the creditor on the account	Past Due: The amount past due as of the date the account was verified or reported
Date Opened: The date the account was Opened	Pay Status: The current status of the account; how you are currently paying
High Balance: The highest amount ever owed on an account	Remarks: If applicable, the creditor may provide additional information here related to the account
Last Payment Made: The date the creditor received the last payment on the account	Responsibility: The type of contractual ownership (individual, joint, authorized user, etc.) of the account
Maximum Delinquency: If applicable, the maximum amount past due before an account becomes a charge-off or a collection account	Terms: The monthly payment amount or monthly minimum payment due on the account

For PUBLIC RECORDS:

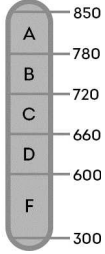
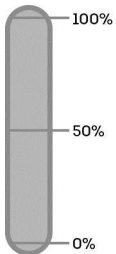
Court Type: The court where the item was filed	Docket Number: The number assigned to the item by the court
Date Filed: The date the item was filed	Plaintiff: The name of the party who initiated the item
Date Paid: The date the item was paid or otherwise, dismissed or discharged	Type: The nature of the public record filed

Rating Key

Some creditors report the timeliness of your payments each month in relation to your agreement with them. The ratings in the key below describe the payments that may be reported by your creditors. This rating key will help you understand any updates to your **PAYMENT HISTORY**, if applicable to **YOUR INVESTIGATION RESULTS**. Any rating that is shaded or any value in the account detail appearing with brackets (> <) may indicate that it is considered adverse.

N/R	X	OK	30	60	90	120	COL	VS	RPO	C/O	FC
Not Reported	Unknown	Current	30 days late	60 days late	90 days late	120+ days late	Collection	Voluntary Surrender	Repossession	Charge Off	Foreclosure

TransUnion Credit Score
NELSON L. BRUCE

YOUR CREDIT SCORE		
Your Score & Grade	Score & Grade Range	Where You Rank
<p>Score Not Purchased (See Below)</p> <p>Grade -</p> <p>Created on 07/02/2019</p> <p>Based on your TransUnion credit report, this is a depiction of your creditworthiness.</p>	<p>Unavailable (See Below)</p>  <p>The numerical score ranges from 850 to 300 equaling grade ranges from A to F.</p>	<p>Unavailable (See Below)</p>  <p>Your credit ranks higher than --% of the nation's population.</p>

Summary

You did not order a TransUnion credit score. You can purchase your credit score for \$9.95 by calling 1-866-SCORE-TU or 1-866-726-7388.

REDACTED

.....
PENTAGON FCU #430679160525**** (POB 456, ALEXANDRIA, VA 22313, (800) 247-5626)

In response to your dispute, this item was **DELETED** from your credit report.

.....
PENTAGON FEDERAL CREDIT #3036870**** (P O BOX 247009, OMAHA, NE 68124-7009, (800) 247-5626)

In response to your dispute, this item was **DELETED** from your credit report.

.....
PENTAGON FEDERAL CREDIT #3038218**** (P O BOX 247009, OMAHA, NE 68124-7009, (800) 247-5626)

In response to your dispute, this item was **DELETED** from your credit report.

.....

REDACTED

File Number:

[REDACTED]

Date Issued:

07/02/2019

Page 6 of 8

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REDACTED

000000S*



REDACTED

In the preceding pages we have provided details on the results of our investigation. **If our investigation has not resolved your dispute, here's what you can do next:**

- **Add a 100-word statement to your report.** What this means is that you have the right to send us a note of 100 words or less describing your situation or why you disagree with the results, and we will add this statement to your report. Anyone who views your report will see this statement. Please know that if you include any medical information in your statement, this means you're giving TransUnion permission to include that information in any future credit report we issue on your behalf.
- **Dispute directly with the company that reported the information to us.** If you want changes made to information found on your credit report you may dispute with the company that reported it using the contact information listed in **Your Investigation Results**.
- **Provide to us any other information or documents about your dispute.** Please visit www.transunion.com/dispute and let us know you are filing a repeat dispute. Be sure to include any other information or documentation you feel will help us resolve your dispute.
- **File a complaint** about the company reporting the account or about TransUnion with the Consumer Financial Protection Bureau or with your State's Attorney General's office.

If there has been a change to your credit report as a result of our investigation, or if you have added a statement to your report, **you may ask TransUnion to send an updated credit report** to those who have received your report within the last 2 years for employment purposes or within the last 6 months for any other purpose.

Should You Wish to Contact TransUnion

Please have your TransUnion **FILE NUMBER** available. Your unique **FILE NUMBER** is located at the top of each page of this correspondence.

Online:

To dispute information contained in your credit report, please visit: www.transunion.com/disputeonline
For more information please visit our Frequently Asked Questions page at <http://transunion.com/consumerfaqs>

By Mail:

TransUnion
P. O. Box 2000
Chester, PA 19016-2000

By Phone:

(800) 916-8800

You may contact us between the hours of 8:00 AM – 11:00 PM ET, Monday through Friday, except major holidays.

200000*



Summary of Rights

GENERAL SUMMARY OF RIGHTS UNDER THE FCRA

Para informacion en espanol, visite www.consumerfinance.gov/learnmore o escriba a la Consumer Financial Protection Bureau, 1700 G Street N.W. Washington, DC 20552.

A Summary of Your Rights Under the Fair Credit Reporting Act

The federal Fair Credit Reporting Act (FCRA) promotes the accuracy, fairness, and privacy of information in the files of consumer reporting agencies. There are many types of consumer reporting agencies, including credit bureaus and specialty agencies (such as agencies that sell information about check writing histories, medical records, and rental history records). For more information, including information about additional rights, go to www.consumerfinance.gov/learnmore or write to: Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, DC 20552.

- **You must be told if information in your file has been used against you.** Anyone who uses a credit report or another type of consumer report to deny your application for credit, insurance, or employment – or to take another adverse action against you – must tell you, and must give you the name, address, and phone number of the agency that provided the information.
- **You have the right to know what is in your file.** You may request and obtain all the information about you in the files of a consumer reporting agency (your ‘file disclosure’). You will be required to provide proper identification, which may include your Social Security Number. In many cases, the disclosure will be free. You are entitled to a free disclosure if:
 - a person has taken adverse action against you because of information in your credit report;
 - you are the victim of identity theft and place a fraud alert on your file;
 - your file contains inaccurate information as a result of fraud;
 - you are on public assistance;
 - you are unemployed but expect to apply for employment within 60 days.

In addition, all consumers are entitled to one free disclosure every 12 months upon request from each nationwide credit bureau and from nationwide specialty consumer reporting agencies. See www.consumerfinance.gov/learnmore for more additional information.

- **You have the right to ask for a credit score.** Credit scores are numerical summaries of your credit-worthiness based on information from credit bureaus. You may request a credit score from consumer reporting agencies that create scores or distribute scores used in residential real property loans, but you will have to pay for it. In some mortgage transactions, you will receive credit score information for free from the mortgage lender.
- **You have the right to dispute incomplete or inaccurate information.** If you identify information in your file that is incomplete or inaccurate, and report it to the consumer reporting agency, the agency must investigate unless your dispute is frivolous. See www.consumerfinance.gov/learnmore for an explanation of dispute procedures.
- **Consumer reporting agencies must correct or delete inaccurate, incomplete, or unverifiable information.** Inaccurate, incomplete, or unverifiable information must be removed or corrected, usually within 30 days. However, a consumer reporting agency may continue to report information it has verified as accurate.
- **Consumer reporting agencies may not report outdated negative information.** In most cases, a consumer reporting agency may not report negative information that is more than seven years old, or bankruptcies that are more than 10 years old.
- **Access to your file is limited.** A consumer reporting agency may provide information about you only to people with a valid need usually to consider an application with a creditor, insurer, employer, landlord or other business. The FCRA specifies those with a valid need for access.
- **You must give your consent for reports to be provided to employers.** A consumer reporting agency may not give out information about you to your employer, or a potential employer, without your written consent given to the employer. Written consent generally is not required in the trucking industry. For more information, go to www.consumerfinance.gov/learnmore.
- **You may limit “prescreened” offers of credit and insurance you get based on information in your credit report.** Unsolicited “prescreened” offers for credit and insurance must include a toll-free phone number you can call if you choose to remove your name and address from the lists these offers are based on. You may opt-out with the nationwide credit bureaus at 1-888-567-8688 (888-5OPTOUT).
- **CONSUMERS HAVE THE RIGHT TO OBTAIN A SECURITY FREEZE.** You have a right to place a “security freeze” on your credit report, which will prohibit a consumer reporting agency from releasing information in your credit report without your express authorization. The security freeze is designed to prevent credit, loans, and services from being approved in your name without your consent. However, you should be aware that using a security freeze to take control over who gets access to the personal and financial information in your credit report may delay, interfere with, or prohibit the timely

approval of any subsequent request or application you make regarding a new loan, credit, mortgage, or any other account involving the extension of credit.

A security freeze does not apply to a person or entity, or its affiliates, or collection agencies acting on behalf of the person or entity, with which you have an existing account that requests information in your credit report for the purposes of reviewing or collecting the account. Reviewing the account includes activities related to account maintenance, monitoring, credit line increases, and account upgrades and enhancements.

- **As an alternative to a security freeze, you have the right to place an initial or extended fraud alert on your credit file at no cost.** An initial fraud alert is a 1-year alert that is placed on a consumer's credit file. Upon seeing a fraud alert display on a consumer's credit file, a business is required to take steps to verify the consumer's identity before extending new credit. If you are a victim of identity theft, you are entitled to an extended fraud alert, which is a fraud alert lasting 7 years.
- **You may seek damages from violators.** If a consumer reporting agency, or, in some cases, a user of consumer reports or a furnisher of information to a consumer reporting agency violates the FCRA, you may be able to sue in state or federal court. You may also have the right to file suit under state law.
- **Identity theft victims and active duty military personnel have additional rights.** For more information, visit www.consumerfinance.gov/learnmore.

States may enforce the FCRA, and many states have their own consumer reporting laws. In some cases, you may have more rights under state law. For more information, contact your state or local consumer protection agency or your state Attorney General. For information about your federal rights, contact:

TYPE OF BUSINESS:	CONTACT:
1.a. Banks, savings associations, and credit unions with total assets of over \$10 billion and their affiliates b. Such affiliates that are not banks, savings associations, or credit unions also should list, in addition to the CFPB:	a. Consumer Financial Protection Bureau 1700 G Street, N.W. Washington, DC 20552 b. Federal Trade Commission Consumer Response Center 600 Pennsylvania Avenue, N.W. Washington, DC 20580 (877) 382-4357
2. To the extent not included in item 1 above: a. National banks, federal savings associations, and federal branches and federal agencies of foreign banks b. State member banks, branches and agencies of foreign banks (other than federal branches, federal agencies, and Insured State Branches of Foreign Banks), commercial lending companies owned or controlled by foreign banks, and organizations operating under section 25 or 25A of the Federal Reserve Act. c. Nonmember Insured Banks, Insured State Branches of Foreign Banks, and insured state savings associations d. Federal Credit Unions	a. Office of the Comptroller of the Currency Customer Assistance Group 1301 McKinney Street, Suite 3450 Houston, TX 77010 -9050 b. Federal Reserve Consumer Help Center PO Box 1200 Minneapolis, MN 55480 c. FDIC Consumer Response Center 1100 Walnut Street, Box #11 Kansas City, MO 64106 d. National Credit Union Administration Office of Consumer Financial Protection (OCFP) Division of Consumer Compliance Policy and Outreach 1775 Duke Street Alexandria, VA 22314
3. Air carriers	Asst. General Counsel for Aviation Enforcement & Proceedings Aviation Consumer Protection Division Department of Transportation 1200 New Jersey Avenue, S.E. Washington, DC 20590
4. Creditors Subject to the Surface Transportation Board	Office of Proceedings, Surface Transportation Board Department of Transportation 395 E Street, S.W. Washington, DC 20423
5. Creditors Subject to the Packers and Stockyards Act, 1921	Nearest Packers and Stockyards Administration area supervisor
6. Small Business Investment Companies	Associate Deputy Administrator for Capital Access United States Small Business Administration 409 Third Street, S.W., Suite 8200 Washington, DC 20416
7. Brokers and Dealers	Securities and Exchange Commission 100 F Street, N.E. Washington, DC 20549
8. Federal Land Banks, Federal Land Bank Associations, Federal Intermediate Credit Banks, and Production Credit Associations	Farm Credit Administration 1501 Farm Credit Drive McLean, VA 22102-5090
9. Retailers, Finance Companies, and All Other Creditors Not Listed Above	Federal Trade Commission Consumer Response Center 600 Pennsylvania Avenue, N.W. Washington, DC 20580 (877) 382-4357

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SUMMARY OF RIGHTS UNDER THE FCRA OF VICTIMS OF IDENTITY THEFT

Para informacion en espanol, visite www.consumerfinance.gov/learnmore o escribe a la Consumer Financial Protection Bureau, 1700 G Street N.W. Washington, DC 20552.

Remedying the Effects of Identity Theft

You are receiving this information because you have notified a consumer reporting agency that you believe you are a victim of identity theft. Identity theft occurs when someone uses your name, Social Security Number, date of birth, or other identifying information, without authority, to commit fraud. For example, someone may have committed identity theft by using your personal information to open a credit card account or get a loan in your name. For more information, visit www.consumerfinance.gov/learnmore or write to: Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, DC 20552.

The Fair Credit Reporting Act (FCRA) gives you specific rights when you are, or believe that you are, a victim of identity theft. Here is a brief summary of the rights designed to help you recover from identity theft.

1. CONSUMERS HAVE THE RIGHT TO OBTAIN A SECURITY FREEZE. You have a right to place a “security freeze” on your credit report, which will prohibit a consumer reporting agency from releasing information in your credit report without your express authorization. The security freeze is designed to prevent credit, loans, and services from being approved in your name without your consent. However, you should be aware that using a security freeze to take control over who gets access to the personal and financial information in your credit report may delay, interfere with, or prohibit the timely approval of any subsequent request or application you make regarding a new loan, credit, mortgage, or any other account involving the extension of credit.

A security freeze does not apply to a person or entity, or its affiliates, or collection agencies acting on behalf of the person or entity, with which you have an existing account that requests information in your credit report for the purposes of reviewing or collecting the account. Reviewing the account includes activities related to account maintenance, monitoring, credit line increases, and account upgrades and enhancements.

2. As an alternative to a security freeze, you have the right to place an initial or extended fraud alert on your credit file at no cost. An initial fraud alert is a 1-year alert that is placed on a consumer’s credit file. Upon seeing a fraud alert display on a consumer’s credit file, a business is required to take steps to verify the consumer’s identity before extending new credit. If you are a victim of identity theft, you are entitled to an extended fraud alert, which is a fraud alert lasting 7 years.

To place either of these alerts, a consumer reporting agency will require you to provide appropriate proof of your identity, which may include your Social Security Number. If you ask for an extended alert, you will have to provide an identity theft report. An identity theft report includes a copy of a report you have filed with a federal, state, or local law enforcement agency, and additional information a consumer reporting agency may require you to submit. For more detailed information about the identity theft report, visit www.consumerfinance.gov/learnmore.

You may place a fraud alert in your file by calling just one of the three nationwide credit reporting agencies. As soon as that agency processes your alert, it will notify the other two, which then must also place fraud alerts in your file.

- Equifax: 1-800-525-6285; www.equifax.com
- Experian: 1-888-397-3742; www.experian.com
- TransUnion: 1-800-680-7289; www.transunion.com

3. You have the right to free copies of the information in your file (your “file disclosure”). An initial fraud alert entitles you to a copy of all information in your file at each of the three nationwide agencies, and an extended alert entitles you to two free file disclosures in a 12-month period following the placing of the alert. These additional disclosures may help you detect signs of fraud, for example, whether fraudulent accounts have been opened in your name or whether someone has reported a change in your address. Once a year, you also have the right to a free copy of the information in your file at any consumer reporting agency, if you believe it has inaccurate information due to fraud, such as identity theft. You also have the ability to obtain additional free file disclosures under other provisions of the FCRA. See www.consumerfinance.gov/learnmore.

4. You have the right to obtain documents relating to fraudulent transactions made or accounts opened using your personal information. A creditor or other business must give you copies of applications and other business records relating to transactions and accounts that resulted from the theft of your identity, if you ask for them in writing. A business may ask you for proof of your identity, a police report, and an affidavit before giving you the documents. It also may specify an address for you to send your request. Under certain circumstances, a business can refuse to provide you with these documents. See www.consumerfinance.gov/learnmore.

5. You have the right to obtain information from a debt collector. If you ask, a debt collector must provide you with certain information about the debt you believe was incurred in your name by an identity thief – like the name of the creditor and the amount of the debt.

6. If you believe information in your file results from identity theft, you have the right to ask that a consumer reporting agency block that information from your file. An identity thief may run up bills in your name and not pay them. Information about the unpaid bills may appear on your consumer report. Should you decide to ask a consumer reporting agency to block

the reporting of this information, you must identify the information to block, and provide the consumer reporting agency with proof of your identity and a copy of your identity theft report. The consumer reporting agency can refuse or cancel your request for a block if, for example, you don't provide the necessary documentation or where the block results from an error or a material misrepresentation of fact made by you. If the agency declines or rescinds the block, it must notify you. Once a debt resulting from identity theft has been blocked, a person or business with notice of the block may not sell, transfer or place the debt for collection.

- 7. You may also prevent businesses from reporting information about you to consumer reporting agencies if you believe the information is a result of identity theft.** To do so, you must send your request to the address specified by the business that reports the information to the consumer reporting agency. The business will expect you to identify what information you do not want reported and to provide an identity theft report.

To learn more about identity theft and how to deal with its consequences, visit www.consumerfinance.gov/learnmore, or write to the Consumer Financial Protection Bureau. You may have additional rights under state law. For more information, contact your local consumer protection agency or your state Attorney General.

In addition to the new rights and procedures to help consumers deal with the effects of identity theft, the FCRA has many other important consumer protections. They are described in more detail at www.consumerfinance.gov/learnmore.



Credit Fraud Prevention Toolkit

Stop fraud before it happens — control the damage if it does**PROTECT YOURSELF AGAINST CREDIT FRAUD*****Know your credit report***

Monitoring your credit is the first step in preventing fraud. Order your credit report at least once a year and immediately report any unfamiliar accounts or charges.

Your rights under the FACT Act

The Fair and Accurate Credit Transactions (FACT) Act was signed into law in December 2003. This law incorporates new privacy regulations, identity theft protection, dispute procedures and the distribution of free annual Personal Credit Reports. This means that you can review a free copy of your Personal Credit Report every 12 months. You can request your FACT Act Personal Credit Reports from each of the credit reporting agencies online at www.annualcreditreport.com. You can also submit your request by calling (877) 322-8228 or by mail (see details online).

Guard your identity

Destroy credit card and bank statements, credit card offers, and credit card receipts before discarding. Carry only the identification and credit cards you need that day. Never carry social security cards, birth certificates, or passports unless you have to. Don't print your social security number on your driver's license.

Memorize PINs and passwords

Don't write down or carry PINs or passwords with you. Choose a password or PIN that's easy to remember, and memorize it. But be careful to avoid obvious passwords like birthdays, phone numbers, or addresses.

Avoid credit repair scams

So-called "credit repair" companies can't do anything to repair your credit other than what you could do yourself. All they can do is dispute information contained on your report and have inaccuracies corrected for no charge. However, they often use deceptive or even illegal practices. If you believe a credit repair company is breaking the law, report them to your state authorities and the Federal Trade Commission (FTC).

Protect your information

Keep a copy of all account information, including account numbers, expiration dates, and telephone numbers for fraud departments and customer service in a secure place. Never disclose social security numbers or other personal information over the telephone or Internet unless it is to a trusted source.

Watch for the signs

The sooner you detect credit fraud, the less damage it can do. Know the warning signs and be ready to act. Watch for missing statements or bills, unusual charges on your accounts, incoming letters informing you that you've been approved or denied credit you didn't apply for, or bills and statements you don't recognize.

Act quickly

If you have any reason to suspect credit fraud, contact banks, creditors, and the three main credit information providers immediately. You can get access to your credit report at www.transunion.com.

Remember, you're entitled to copies of your report at no charge if you think you have been the victim of identity theft:

TransUnion	Experian	Equifax
P.O. Box 2000	P.O. Box 2002	P.O. Box 740256
Chester, PA 19016	Allen, TX 75013	Atlanta, GA 30374
(800) 680-7289	(888) 397-3742	(800) 525-6285

If you have any questions or need advice, call (800) 680-7289 to contact the Fraud Victim Assistance Department today.

Contain, restore, and rebuild***Steps to recover from credit fraud******Step 1: Add a fraud alert***

Have TransUnion add an initial, extended, or active duty fraud alert to your credit file advising potential creditors to contact you personally before approving any applications made in your name. You only need to make a single request, and we will automatically inform the other two national credit reporting agencies.

Step 2: Inspect your credit reports

Visit www.transunion.com or call (800) 680-7289 to request your report. Dispute all information that you don't recognize. Provide a copy of your police report, a notarized FTC fraud affidavit, or other relevant documentation of proof with your dispute.

Step 3: Report the fraud

Notify your local, state, and federal law enforcement offices immediately. Be sure to request a case number and a copy of the police report to provide TransUnion's Fraud Victim Assistance Department.

Step 4: Contact credit financial institutions

Notify your credit institutions and banks as soon as possible. Document the fraud to avoid responsibility for fraudulent debts. Keep a log of all phone conversations, including names of people with whom you spoke.

Credit Fraud Prevention Toolkit

Step 5: Checks and social security number

Notify your bank to stop checks. You can also report stolen checks, file a complaint with the Social Security Administration and more by calling the numbers below:

Social Security Administration (800) 269-0271
www.ssa.gov

SCAN (800) 262-7771
www.consumerdebt.com

Checkrite/Global Payments (800) 638-4600
www.globalpaymentinc.com

TeleCheck (800) 710-9898
www.telecheck.com

ChexSystems/E-Funds (800) 328-5121
www.chexhelp.com

Get help to rebuild

If you need assistance, the TransUnion Fraud Victim Assistance Department is always ready to help at (800) 680-7289. The FTC can also help at (877) ID-THEFT or www.consumer.gov/idtheft. Identity Theft resolution services for individuals, employers, banks, insurers, and other groups are available through RelyData, LLC. Contact them at (877) 735-9282 or visit www.relydata.com

PROTECT YOUR MOST VALUABLE ASSET – YOUR IDENTITY

Prevent identity fraud and keep your credit safe

As a leading provider of credit information solutions, TransUnion is your first line of defense in protecting yourself against credit fraud. From preventative advice to investigations and credit restoration assistance, we're always just a phone call away. Whatever your concern, the TransUnion Fraud Victim Assistance Department is ready to help. Credit fraud occurs when somebody else uses your identity to obtain credit. If successful, the criminal can incur substantial debts in your name, force the closure of your bank accounts and credit cards, and even prevent you from being able to buy a car, a home, or more. Following these simple steps can go a long way towards protecting yourself from credit fraud.

Ten steps to prevent identity fraud

- Watch your mail for missing statements or bills
- Carry the minimum amount of credit cards with you
- Don't include your social security number on your driver's license
- Destroy documents before discarding, preferably by shredding
- Check your credit report regularly
- Keep a record of credit and bank information in a safe place
- Never disclose personal information over the telephone or Internet unless it is to a trusted source
- Balance your checkbook regularly and watch for skipped check numbers or unfamiliar amounts
- Stay alert and act immediately if you become suspicious
- Guard against identity theft with weekly fraud-watch emails from www.transunion.com

Consumers can get their free annual personal credit report online at www.annualcreditreport.com or by calling (877) 322-8228.

Questions? Visit our Web site at www.transunion.com or call 1-800-680-7289 to contact the TransUnion Fraud Victim Assistance Department today.

